



PATENT  
Docket No. 482772000500

**CERTIFICATE OF HAND DELIVERY**

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Washington, D.C. on February 12, 2003.

*Debbie Labriny*  
Debbie Labriny

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR  
USING A PAYROLL DEDUCTION  
CARD AS A PAYMENT INSTRUMENT

Examiner: Charles R. Kyle

Group Art Unit: 3624

**RECEIVED**  
FEB 14 2003  
**GROUP 3600**

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**AMENDMENT UNDER 37 CFR 1.111**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Office Action dated September 19, 2002, please amend this application as follows.

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